



United States Air Force

# Retiree Activities Newsletter

Tyndall AFB, Florida

September 2001

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## Private firm to perform military retiree and annuitant pay services

**ARLINGTON, Va. (AFPN)**— The Defense Finance and Accounting Service signed a contract Sept. 5 with ACS Government Services of Rockville, Md., to provide pay services to 2.5 million Department of Defense retirees and annuitants whose monthly payroll exceeds \$2.6 billion.

This action is a result of an Office of Management and Budget Circular A-76 cost comparison study. Originally announced June 9, the award to ACS was tentative pending a public review period as required under the A-76 program guidelines. The review period expired in July and appeals were resolved in August. The final analysis shows savings to the government of \$20 million over the life of the contract.

The transition of the workload to ACS will conclude in January 2002. The specific transition tasks include payroll processing for new and existing accounts, customer service

call center operations, as well as mailroom and imaging operations.

Currently there are approximately 535 DFAS employees at Cleveland and Denver handling retiree and annuitant services. DFAS is working with its employee union and with ACS to develop a workforce transition plan specific to each site. The plans include options such as employment with the contractor, relocation, retraining for employee placement in new positions, early retirement (if qualified) or placement on a DOD priority placement list.

ACS is a Fortune 1000 company providing information technology and business process outsourcing to commercial and government clients worldwide. ACS, with more than \$2 billion of annual revenue, employs nearly 20,000 people in 21 countries.

## TRICARE For Life issues addressed

On Oct. 1, military Medicare-eligible beneficiaries will become eligible for TRICARE For Life, providing second-payer coverage to Medicare. Unfortunately, such major and expensive benefit changes are frequently accompanied by rumors and misinformation. To clarify myths and questions, the Retired Officers Association addresses the most frequently asked questions and provides the most up-to-date information available.

### Eligibility

Initially, the prime question is, who is eligible? The new benefits under TRICARE cover Medicare-eligible retirees, including retired guardsmen and reservists; Medicare-eligible family members and survivors; and certain former spouses if they were eligible for TRICARE before age 65. As a dependent of a servicemember who died while on active duty, you are eligible. You also should verify your eligibility status with the Defense Enrollment Eligibility Reporting System. Go to the nearest military installation or call the Defense Manpower Data Center Support Office toll-free at (800)538-9552. You may obtain more information on TRICARE For Life by calling (888)363-5433. More information on the TRICARE Senior Pharmacy program is available by calling (877)363-6337. Hearing- or speech-impaired beneficiaries may call (TTY/TDD): (877)535-6778.



Staff Sgt. Roel Utley

Those enrolled in the Uniformed Services Family Health Plan will not be covered under the TRICARE Senior Pharmacy Program because of their access to base pharmacies.

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# Director's Corner

## Worldwide resorts offered at a flat rate



**Retired Col. Bobby J. Kirkland**

*Tyndall Air Force Base  
Retiree Activities Office director*

Mark your calendars. Retiree Appreciation Day will be Oct. 13, with some activities available Oct. 12, and planning is under way. While many of the details are still to be worked out, we expect the event will mirror the retiree day of last year. The medical group will provide pap smears, prostate exams, eye exams, healthy back classes and self-breast exam classes by appointment only. Call the medical group at 283-7769, 8 a.m.-4 p.m. from Oct. 1-11. The telephone number will not be available until the cited time. Some services, including laboratory services (cholesterol, glucose, PSA), immunizations (pneumonia vaccine only), hearing exams, oral cancer screening and blood pressure check will be provided on a walk-in basis. The exact times are yet to be

determined. The pharmacy will also be providing information on medications.

The legal office will provide wills and other legal assistance for retirees from 9-11 a.m. on Oct. 13. Wills will be done by appointment only. To make your appointment, call 283-4681, let them know you are a retiree, and an appointment will be made. Prior to your appointment, you will be required to complete a will worksheet, available in the legal office, as well as online at the legal office's Web site: [www.tyndall.af.mil/325FW/JA/homepage.htm](http://www.tyndall.af.mil/325FW/JA/homepage.htm). Legal assistance will be conducted on a walk-in basis. There will be a limited number of appointments available for wills, make appointments as soon as possible.

This year, the information fair will be positioned in the base exchange for convenience, and will include but not be limited to representatives from the Veterans Administration, Delta Dental and TRICARE. Identification cards, DEERS updates and auto registrations will also be available on the second floor of Building 662.

Of course, the base exchange and the commissary will conduct their usual sales, drawings and demonstrations. A detailed description of offerings provided by the base exchange appears elsewhere in this paper. A complete list of services and activities will be published in the *Gulf Defender* as well as the *Panama City News Herald* as the day draws near. On Oct. 13, a quick reference sheet detailing all activities will be passed out as you enter the base Oct. 13. Stay tuned and plan accordingly.

Retirees are eligible to use the Air Force Vacation Club Space "A" rental program coordinated by Morale, Welfare and Recreation services of the various military branches. Their agreement with Cendant Corporation allows retirees to stay seven nights at a condominium resort for \$234 worldwide. Normally resort condos rent for up to \$1,500 a week. The



AFVC accesses inventory at privately owned resorts and makes condos available to the military community at this discounted flat rate when owners aren't using them.

While most of the resorts are timeshare properties, the agreement between MWR and Cendant states that there is no obligation for AFVC users to attend a timeshare sales presentation. There are no membership fees or dues. Since owners use their resort less frequently during off-season, that is when most availability occurs, especially in areas that may be overbuilt like the Canary Islands, Isla de Margarita, Hungary and parts of Mexico.

Available resorts and dates are posted daily on the AFVC Web site <http://www.offdutytravel.com>. You can search by country, state or city to review thousands of vacation opportunities. Reservation instructions are available online or you can call the reservation center at (800) 724-9988. First-time callers should give account number 7033-00000 and a vacation counselor will assign you an individual account number and help you find a vacation opportunity. To make a reservation you must have a credit card and pay at that time. You will receive written confirmation in the mail. MWR earns a rebate of \$22 on each reservation used to supplement MWR activities.

## International agreements determine base exchange use overseas

All exchange and commissary privileges are not created equally as members of the retiree community are discovering when visiting foreign countries, particularly those in Europe.

Many retirees have the idea that just because they possess a military retired identification card and are authorized exchange and commissary privileges in the United States, the same privileges extend wherever they travel. Not true, and Army and Air Force Exchange Service (AAFES) and Defense Commissary Agency (DeCA) often get the blame for excluding the visiting retirees.

It should be noted that the Exchanges do not determine who is authorized to use their stores overseas. Their responsibility is simply

to check identification to ensure those who uses their facilities are authorized to do so.

It's the overseas commanders who determine who will be extended shopping privileges and access to duty-free goods and, especially noteworthy, is the fact that these decisions are made in accordance with the host country's/U.S. international agreements.

For the most part, there is no problem in the Pacific area and retirees entitled to retired pay and benefits can use exchange facilities in Korea and Japan/Okinawa. Retiree dependents are authorized entry into the store when accompanied by retired servicemembers, but purchases are limited to those made by the retired servicemember.

It's a different story in Europe, though, with more countries and more facilities and more restrictions.

Retired U.S. military members and dependents have no exchange and commissary privileges when visiting Belgium, Greece, Netherlands, Norway, Saudi Arabia, Spain, Turkey and the United Kingdom. In Germany, some purchases are allowed when visiting for more than 30 days and provided a fixed rate tax is paid to German Customs. In Italy, they may purchase non-rationed items only.

Retirees planning to visit these countries or even to move there on a permanent basis may want to check out the AAFES Web site at: [www.aafes.com](http://www.aafes.com) and choose an option from the customer information section below the picture of the greeter.

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### Retiree news e-mail service

This service is to inform members of the Air Force retiree community – including family members – about legislation, policies and other matters affecting their rights, benefits and obligations.

#### TO SUBSCRIBE

Address a new email

In the "to" line put (exactly as shown)

[list\\_manager@listserver.afpc.randolph.af.mil](mailto:list_manager@listserver.afpc.randolph.af.mil)

Your email address will automatically appear in the "from" field.

On the subject line, type in exactly as shown:

Subscribe AFRETIRE

There is no need to write anything in the body of the message.

**That's all there is to it. Hit send.** You will get a return message indicating that you have been subscribed as a non-digest member.

## Retiree Spotlight



Catherine Layton

### LaRue Woods

**Office:** Retiree Activities office

**Years in Panama City area:** 25 years.

**Years in the military:** My husband, Col. John Woods, retired from the U.S. Army.

**Hometown:** Hendersonville, North Carolina.

**Favorite assignment:** Lima, Peru; 1958-1961.

**Greatest aspect of your job:** Meeting other retirees from all branches of the military community - and learning they all think their branch of the service is the only service!

**Why do you volunteer?:** Simply because I enjoy doing so.

**Long-term goals:** Finish my college education.

**Favorite book:** I love all books.

**Hobbies and activities:** I enjoy traveling.



## ●From TRICARE Page 1

The TRICARE Retiree Dental Program is also available to beneficiaries. For more information, call the Delta Dental Plan of California (the plan that administers the benefits for TRICARE) toll free at (888) 336-3260, or go to the Web site [www.ddpdelta.org](http://www.ddpdelta.org).

A new ID card is not required. Eligibility for TFL is based on your having correct information in DEERS. Even if the back of the Military ID Card indicates, “No civilian medical care is authorized” (after a stated date), TFL benefits will be paid so long as your DEERS information is accurate. In addition, TRICARE contractors have mailed out a letter to all uniformed services beneficiaries 65 and older with a wallet-size “Information Card” that can be shown to a provider. The card states the provider should “file claims (for reimbursement) in the usual manner to Medicare.” It also shows that the patient has no copay or deductible for TRICARE and Medicare-covered benefits and provides contact numbers for TFL information.

### Legislation

Concerns over legislation seem to be of utmost concern as well. TFL is set in permanent law, in the same way as Social Security, Medicare and military retired pay. Annual action by Congress to reauthorize TFL is not required. The fund will be resourced with annual mandatory contributions from the Department of Defense and the U.S. Treasury. Congress certainly has the power to change any program, including Social Security, Medicare, military retired pay or TFL, but that would take another law change. There has been no discussion in Congress of any TFL cutback. Congress and the Defense Department are committed to bringing TFL on line, on time, as promised.

It's technically true that Congress has not yet passed the Fiscal 2002 Defense Appropriations Act, but this is merely a formality. First-year TFL funding of \$3.9 billion was included in the president's budget and in the Fiscal 2002 budget resolution, which set Congress' spending agenda. Therefore, funds are already earmarked for inclusion in the Fiscal 2002 Defense Appropriations Bill when Congress takes it up next month. If this defense-spending bill is not passed by Oct. 1, Congress will approve a Continuing Resolution to sustain funding for previously authorized initiatives. TROA has confirmed with the House and Senate Appropriations Committees and the Defense Department's General Counsel that, since

TFL authority is already on the law books, it will still be implemented and funded on Oct. 1 under the terms of the CR, even if no Defense Appropriations Act has been enacted by that date.

### Medicare Part B

One requirement of TFL is enrollment in Medicare part B. To get enrolled, check your Medicare card to see if you are already enrolled in Part B. If not, you must submit an application directly to the Social Security Administration. The general enrollment period for enrollment is held Jan. 1 through March 31 of each year, and Part B coverage starts on July 1 of that year. For details on enrollment in Part B, call the SSA toll-free number, (800) 772-1213, or visit any Social Security office. They also can find information on the Medicare Web site [www.medicare.gov](http://www.medicare.gov).

Beneficiaries do not need to provide Medicare Part B information to the Department of Defense. The DOD will work with the Health Care Financing Administration to obtain evidence of Part B coverage for all beneficiaries.

Medicare Part B costs \$50 per month in 2001, and there is a \$100 annual deductible associated with Medicare Part B. TRICARE will pick up the Part B \$100 annual deductible, but not the Part B \$50 per month fee.

### Other health insurance

We believe you won't need other health insurance under TFL, but if you decide to keep it anyway, you will not get all the benefits of your premium-free TFL coverage. That's because TFL will be third-payer after Medicare and your other insurance. TROA recommends that all TFL eligibles should review their situation to assess whether it still makes sense to pay premiums for coverage that TFL provides at no cost. But even if you retain a Medicare HMO, Medigap insurance or a former employer's plan after Oct. 1, TFL may still be of some value. If you pay copays under your other plan, you can file a TRICARE claim and be reimbursed for those costs. Also, if your plan has limited coverage, you can file a TRICARE claim for the out-of-pocket expenses, but you must enclose proof that your other plan's benefits have been exhausted. In order to submit a claim, the receipt or explanation of benefits form from your other insurer must show the patient's name, date of care, and type of service. If you are in a Medicare HMO, you should indicate that the receipt is from a Medicare Plus Choice HMO and is for your cost-share. The receipt and a claim form may then be submitted to TRICARE for adjudication.

The new benefits under TRICARE should have no effect on enrollees in the Uniformed Services Family Health Plan. Those enrolled, including retired beneficiaries age 65 and older, already receive the full TRICARE benefit. The USFHP contractor provides health-care services, including a full pharmacy benefit, through a network of hospitals and providers functioning as a managed health-care plan. Those enrolled in the USFHP are not eligible to receive health-care or pharmacy benefits at military treatment facilities, except in an emergency. Because the USFHP already has a pharmacy component, those enrolled in the USFHP also will not be covered under the TRICARE Senior Pharmacy Program. Anyone in the USFHP may disenroll at any time and be eligible for the pharmacy benefits and medical care at the MTF.

The seven USFHP plans operate under a special “designated status” for inclusion in the health-care delivery system of the uniformed services. The Department of Defense fully funds this program through appropriations from Congress. Currently, Medicare-eligible enrollees in the USFHP are not required to be enrolled in Medicare Part B. Since Medicare has no obligation to pay for any of the costs of health-care services, it is not anticipated that DOD will modify this policy.

Under TFL, all Medicare-approved providers are automatically “TRICARE-approved providers.” If Medicare pays the doctor, TRICARE will too—automatically. There is no requirement for the doctor to formally participate in TRICARE. In the worst case, a skeptical doctor may ask you to pay the Medicare copayment up front until he can be sure TFL will pay on time.

For the vast majority of cases, all the doctor has to do is file the claim with Medicare. Most providers already bill Medicare. Medicare will process the primary claim and send the Medicare payment directly to the provider. The paid Medicare claim will be automatically forwarded to TRICARE, which will generate a TRICARE copayment directly to the provider. You will get an Explanation of Benefits statement from both Medicare and TRICARE showing that both programs have paid their share of the bill and that you owe nothing. (Note: This automatic payment system will be in place for beneficiaries age 65 and over as of Oct. 1, but won't be available until sometime next year for disabled Medicare-eligibles under 65. In the interim, a separate paper claim to TRICARE will still be necessary for the under-65 Medicare-eligibles.)

### TRICARE coverage

While Medicare doesn't provide benefits outside the United States, TRICARE does. If you are a TFL beneficiary (enrolled in Medicare Part B) and become ill while traveling or residing outside the United States, TFL will be the first payer for TRICARE-covered benefits. In this case, you'll be responsible for paying the TRICARE copayments and deductibles, up to the catastrophic cap of \$3,000 per family per year plus any excess charges. You also will be responsible for paying any billed charges above what TRICARE allows.

TFL does not cover long-term custodial care. Medicare and TRICARE cover certain “medically-necessary” skilled nursing care either in a skilled nursing facility or at home. Such services are very different from long-term care services. SNF care may be needed following a period of hospitalization for rehabilitation or for stabilization of a condition. Long-term care, also called “custodial or personal care”, is for people who require permanent assistance in activities of daily living, such as eating, bathing, dressing and physical movement. Beneficiaries are solely responsible for paying for custodial services. Beneficiaries desiring such coverage may want to purchase long-term care insurance, but they will have to meet certain “medical underwriting conditions” as determined by an insurance carrier. You need to take two actions to ensure that you and your family are eligible:

First, update your DEERS record to show any changes of address, family status such as marriage, divorce, birth or adoption. (Remember: Each family member's eligibility is independent and must be updated.) Home addresses are important because DEERS uses them to send out information on health benefits. Also, health benefits could be denied if DEERS is not updated to reflect new information.

Second, make sure that you and your Medicare-eligible family members are enrolled in Medicare Part B. If you are not sure of that, check your Medicare Card for that information. An estimated six percent of Military Health System Medicare-eligible people, or about 84,000 people, do not have Part B coverage. Note: Sponsors or family members who have other health insurance, such as employer-sponsored health insurance, need to check if their coverage is for “self-only” or “self-family” and check with the Social Security Administration on Part B requirements.

## The 325th Services Squadron recognizes military retirees with sponsored events

### Thursday, Oct. 11

Information, Tickets and Travel, Building 5013, is offering a special retiree shopping trip to Destin at \$3.00 per person on Friday. Call 283-2499 to make your reservation.

### Friday, Oct. 12

The Sand Dollar Inn, Building 1332, is holding 10 lodging rooms for retiree use. You may call to make reservations beginning Oct. 9, by calling (850) 283-4211 Ext. 3346/3348.

The Base Honor Guard will perform a formal retreat ceremony beginning at 4:30 p.m., Maxwell Flag Park.

Enlisted club, Building 1550, and officers' club, Building 1454, retiree members will receive 25-percent off dinner from 5:30 - 8:30 p.m. for members only. The discount does

not include alcoholic beverages.

The Beacon Beach Marina Club, Building 2699, will give retirees a 2 for 1 entree at lunch.

Pelican Point Golf Course, Building 3029, will charge retirees half-price green fees for daily payers or half-price cart fee for advance green fee payers.

### Friday, Oct. 12 and Saturday, Oct. 13

Bonita Bay, Building 5013, will charge retirees half price for

all boat rentals (does not include fuel). A boater safety course is required. To obtain more information or to reserve a boat, call 283-3199.

The Skills Development Center, Building 934, will allow retirees to use auto stalls, lifts, and the wood shop FREE (does not include resale items or paint booth).

### Saturday, Oct. 13

The Berg-Liles Dining Facility, Building 1690 will be open to retirees for breakfast from 6-8:00 a.m. and lunch from 11:00 a.m.-1:00 p.m.

The snack bar at the community activities, Building 1027, will give retirees a 25-percent discount off lunch.

The Raptor Lanes Bowling Center, Building 914, will give retirees three free games of bowling.



## Status of legislation

**Restoration of Retired Pay (Concurrent Receipt):** HR 303 currently has 360 cosponsors. S 170 currently has 72 cosponsors. This bill would provide the restoration of military retired pay for those who served a career in the military.

**Health Care:** HR 179 currently has 307 cosponsors and S 278 has 12 cosponsors. This bill would provide the Federal Employee Health Benefits Plan for all military retirees and/or survivors. For those who entered the military prior to June 7, 1956, the government would pay the entire cost of the premium. For those who entered on or after June 7, 1956, the retiree or survivor would pay 28-percent of the premium and the government would pay 72-percent of the premium and provide equity with other federal civil service retirees and/or survivors.

**Survivor Benefit Plan:** S 305 currently has 3 cosponsors. This bill would improve the SBP amount to 55 percent of military retiree pay regardless of age 62 or higher. HR 1232 currently has 16 cosponsors. This is the companion bill to S 305 to totally eliminate the two-tier SBP. HR 699 has 29 cosponsors. This bill would allow paid-up SBP premiums for those who have paid for 30 years and are at least 70 years of age to be effective Oct. 1, 2002. Currently, SBP paid-up premium will be effective on Oct. 1, 2008. There other bills to improve SBP but would not be completed until September 1, 2011 with a phase step approach. S 145 would increase SBP to 40-percent after the bill is signed by the President, 45-percent on Oct. 1, 2004 and 55-percent on Oct. 1, 2011. This bill has 28 cosponsors. HR 548, identical to S 145 has 171 cosponsors.

**Former Spouse Protection Act:** Rep. Cass Ballenger (R-NC) introduced HR 1983, the "Uniformed Services Former Spouses Equity Act of 2001", on May 24, 2001 and now has 50 cosponsors. This bill will terminate payments upon remarriage of former spouse, award of retired pay to be based on retirement length of service and pay grade at time of divorce, limitation on time for seeking division of retired pay and limitation on apportionment of disability pay when retired pay has been waived (Note: the language of this bill would not allow courts to count amounts which are deducted from the retired pay of such members as a result of a waiver of retired pay required by law in order to receive compensation under title 38).

**Waiver of Part B Penalty for Medicare-eligible retirees age 65 and over:** Rep. Ben Cardin (D-MD) introduced HR 2073, "TRICARE Retirees Opportunity Act", on June 6, 2001. This bill would waive the penalty for those who did not enroll in Medicare Part B. The open season would end on Dec. 31, 2002. This bill has 28 cosponsors.

**Amends Internal Revenue Code of 1986 to allow Federal civilian and military retirees to pay health insurance premiums on a pretax basis and to allow a deduction for TRICARE supplemental premiums:** Two bills, S 1022 was introduced by Sen. Warner (R-VA) and HR 2125 was introduced by Rep. Tom Davis (R-VA) on June 12, 2001. HR 2125 now has 59 cosponsors. S 1022 now has 3 cosponsors. These bills would allow federal and military retirees to pay their health insurance premiums with pre-tax earnings and to allow a deduction for TRICARE Supplemental Premiums or enrollment fees.

**H.R. 2711, Military Retiree Veterans Health Care Eligibility Act:** This bill changes the category of eligibility for VA health care for military retirees to category 3. Those already in categories 1 or 2 would not be affected. Those currently in categories 4 through 7 would now be in category priority 3 if this bill were enacted. This bill has 5 original cosponsors and was introduced by Rep. Shows on Aug. 1.

Members of the retiree community may use TREA's Legislative Action Center at: <http://www.capwiz.com/trea> to send emails to elected officials. TREA officials report that if you are a constituent and provide your address, you will receive a written response. If you send an e-mail to a Senate or House leader you probably will not receive a response if you are not a district or state resident of the leadership. If you do not have computer access, you may use the toll free number to the Capitol (877)762-8762, compliments of The Retired Officers Association.

Individuals may want to check the TREA web site at <http://www.trea.org> for more information on legislative matters.

## Get the Afterburner and the Retiree Activities Newsletter by mail

If you are not receiving the Afterburner, or the Tyndall retiree newsletter, the following information should help. If you are an Air Force retiree who has moved recently you should notify DFAS-CL. (The Afterburner is not sent to retirees of other services or to retired Reserve members not yet 60, at which time they become eligible for retired pay. To change your address, write to: DFAS-CL/FR, PO Box 99191, Cleveland OH, 44199-1126. Though difficult to get through on the telephone, especially at the beginning of each month, you can give the toll free number (800) 321-1080 a try. Survivor Benefit Plan annuitants who receive an SBP annuity automatically get the Afterburner. If in this category, and have moved and failed to change your address with DFAS-DE, write to: DFAS-DE/FRB, Denver, CO 80279-6000. The toll free number there is (800) 435-3396 or commercial (303) 676-6552. Non SBP annuitants who know they are on the Afterburner list but who are not receiving it, send a change of address letter (with sponsor's Social Security Number) to: HQ AFPC/DPPT, 550 C Street West, Suite 11, Randolph AFB, TX 78150-4713.

The Retiree Activities Office cannot change your address. Please do not send address change requests to the RAO. The RAO Web page at [www.tyndall.af.mil/325FW/RAO.htm](http://www.tyndall.af.mil/325FW/RAO.htm) also has instructions for address changes.

## RAO satellite location

Did you know that the Tyndall Retiree Activities Office has a satellite location in Tallahassee? The office is located at 222 Ausley Road in the Army Reserve Building, room 143. The office is open Monday through Friday from 9 a.m.-noon. They can be reached by telephone at (850) 574-9094. The volunteers who work in the office assist military retirees in resolving problems associated with benefits. They operate a courier service to Tyndall AFB to fill prescriptions for retirees and dependents. They also provide assistance in automobile registration and entry decals for the base. They are there to assist the military retirees in any way possible. If you need help in resolving an issue or getting information, call or stop by the office.

**The base commissary is having a case lot sale for Retiree Appreciation Day, Oct. 13. Call 283-4825 in October to find out what will be included in this sale.**

## Chapel happenings

**Elizabeth Smith**  
Protestant Parish  
coordinator

The Tyndall Chapel has extended a warm welcome to all members of our military community, active duty and retired. They offer a variety of programs and ministries, and numerous opportunities for involvement.

The weekly worship services include two Catholic and two Protestant services, and Daily Mass, 11:30 a.m. Monday-Friday at Chapel 2. Weekly mass is

held 5 p.m. Saturday at Chapel 2, and 9:30 a.m. Sunday at Chapel 2.

Our Protestant services consist of a liturgical communion service, 9:30 a.m. Sunday at Chapel 1, and a general Protestant service, 11 a.m. Sunday at Chapel 2. All worship services offer a time of fellowship following worship.

We invite you to come and see what we have to offer. As a member of God's family, and the military community, we welcome you HOME.



## Retiree Appreciation Day

**Visit all of the AAFES facilities on Oct. 12 & 13 and take advantage of give-aways, demonstrations\*, promotions and special sales! Drawings for free video rentals, a golf bag, rod and reel and a \$25 gift certificate and these AAFES merchants:**

**Felix Lake shoppette  
Burger King  
Anthony's Pizza  
Wok Works  
Theater  
Laundry/dry cleaners  
Service station  
Class six store**

\*Most demos will run between 10 a.m. and 2 p.m.